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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Patentee:	Chet L. Andrews and Samuel A. Wheeler)	
Serial No.	09/910,246)	Attorney Docket No. VLTI.79914
Filed:	July 20, 2001)	
Title:	Business Method for Implementing On-Line Check Acceptance and Processing)))	

CHANGE OF CORRESPONDENCE ADDRESS (PATENT)

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

Please change the Correspondence Address for the above-identified patent and associate it with Customer Number 005251.

Date: 5-11-04

Respectfully submitted

Richard R. Johnson Reg. No. 27,452

Attorney and Agent of Record